

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN Re: : Case No. 18-24517-CMB
: Chapter 13
Daniel M. Hudson : Debtor : Document No. ____
: :
Daniel M. Hudson : Movant :
: :
: vs. :
: :
Ronda J. Winnecour, Trustee : Respondent :
:

STATUS REPORT AS TO REFINANCING

AND NOW, comes the debtor, Daniel M. Hudson, by and through his counsel, Richard J. Bedford, Esquire, and respectfully reports the following:

1. On April 7, 2021, the Debtor, Daniel M. Hudson, was granted permission by this Court to enter into a refinancing of his Mr. Cooper home mortgage.
2. The refinancing has not yet closed, and it is uncertain whether it will go through.
3. After the Court authorized the debtor to refinance his mortgage, the Senior Mortgage Loan Officer for Premier Mortgage LLC, a mortgage broker, informed undersigned counsel that the title company had determined that it would only approve title if a pre-bankruptcy mortgage foreclosure action was withdrawn, notwithstanding the fact that it was stayed by the bankruptcy filing.
4. After more than a month of communications among undersigned counsel, counsel for Mr. Cooper (existing mortgage holder), and Madison Settlement Services, a solution acceptable to the title company had been worked out, as reported in the Status Report filed on June 8, 2021.

5. However, when undersigned counsel contacted Premier Mortgage to determine when the closing would take place, counsel was informed that Premier Mortgage had effectively closed its file on this refinancing, as it did not expect the title problem to be resolved.
6. Undersigned counsel provided Premier Mortgage with the correspondence between Mr. Cooper's counsel and Madison Settlement Services, as well as a payoff letter issued by Mr. Cooper, and Premier Mortgage agreed to review those documents and see if it could reactivate the financing.
7. Counsel has contacted the Premier Mortgage loan officer three times since then, as recently as the date of this report, and counsel has been assured that the loan officer is following up with the title company and needs to determine whether the lender for the refinancing is satisfied with the title company's resolution of the issue as to the pending mortgage foreclosure action.
8. If the refinancing takes place, counsel will promptly file a Report of Financing. If counsel determines that the lender will not proceed and that the refinancing has fallen through, that fact will be reported in a follow up Status Report.

RESPECTFULLY SUBMITTED,

Dated: July 14, 2021

/s/ Richard J. Bedford
Richard J. Bedford, Esquire PA I.D. 25069
Seelinger Law Corporation
Counsel for the Debtor
4640 Wolf Rd
Erie, PA 16505
(814)-824-6670
E-Mail: richard@seelingerlaw.com